

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15-26707-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Franchot Persaud  
86 Howard St  
Irvington, NJ 07111

Social Security No.:  
xxx-xx-4522

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 3/14/18  
Time: 09:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: February 5, 2018

JAN: smz

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Franchot Persaud  
Debtor

Case No. 15-26707-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db +Franchot Persaud, 86 Howard St, Irvington, NJ 07111-3417  
aty +Fuchs Greenberg & Sapin LLC, 35 Journal Square, Ste. 921, Jersey City, NJ 07306-4025  
sp +Lewis Greenberg, Fuchs, Greenberg & Sapin, LLC, 35 Journal Square, Suite 921, Jersey City, NJ 07306-4025  
515721416 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
515889497 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
515721417 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238)  
515758391 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
515721418 +Cbnra, Po Box 6497, Sioux Falls, SD 57117-6497  
515721419 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404  
515721420 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
515721421 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142  
515721423 +Kristina Murtha Esq, 701 Market St-Suite 5000, Philadelphia, PA 19106-1541  
515721424 National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442  
515721425 +New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037  
515891475 +New Jersey Housing & Mortgage Finance Agency, Attn: James Robinson-Legal Dept., 637 S Clinton Ave., Trenton, NJ 08611-1811  
515940061 +New Jersey Housing & Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
515843957 #+Poranria LLC, P. O. Box 11405, Memphis, TN 38111-0405  
515936397 +Progressive Credit Union, c/o Platzer, Swergold, et al., 475 Park Avenue, 18th Floor, New York, New York 10022-2045, Attn: Clifford A. Katz  
515721427 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
515721429 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury, Divison o fTaxation, PO Box 245, Trenton, NJ 08695-0245)  
515721430 +Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2287

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2018 23:27:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 05 2018 23:27:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr E-mail/PDF: rmscedi@recoverycorp.com Feb 05 2018 23:30:23 Orion,  
c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
515721422 E-mail/Text: cio.bncmail@irs.gov Feb 05 2018 23:26:56 Internal Revenue Service,  
PO Box 21126, Philadelphia, PA 19114  
515735224 E-mail/PDF: rmscedi@recoverycorp.com Feb 05 2018 23:30:23 Orion,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
515918808 E-mail/PDF: rmscedi@recoverycorp.com Feb 05 2018 23:30:37 Orion Portfolio Services LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
517317409 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 05 2018 23:36:06  
Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
515721426 +E-mail/Text: solorzanan@pims-inc.com Feb 05 2018 23:27:42 Princeton Pathology Services,  
PMB 300 , Town Center Plaza, 319 Route 130 N Suite 4, Hightstown, NJ 08520-2735  
515789990 +E-mail/Text: dkoshers@progressivecu.org Feb 05 2018 23:27:33 Progressive Credit Union,  
131 W 33rd st #7, New York, NY 10001-2908  
515721428 +E-mail/Text: bankruptcy@savit.com Feb 05 2018 23:28:10 Sa-Vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515721431 ###Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0312-2

User: admin  
Form ID: 132

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2018 at the address(es) listed below:

Clifford A. Katz on behalf of Creditor Progressive Credit Union ckatz@platzerlaw.com  
David Jerome Witherspoon on behalf of Debtor Franchot Persaud daveslaw321@gmail.com,  
prissycatina@yahoo.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Teresa G Sadutto-Carley on behalf of Creditor Progressive Credit Union tsadutto@platzerlaw.com  
TOTAL: 5